

**INSURER CLIMATE RISK SURVEY**  
**For Reporting Year 2012**

Climate Risk Survey Questions	Comparable Reporting Year 2013 Carbon Disclosure Project Questions
<p>1. Does the company have a plan to assess, reduce or mitigate its emissions in its operations or organizations?  Yes - The company has a plan to assess and reduce or mitigate emissions in our operations or organizations - Please summarize in response text box.  No - The company does not have a plan to assess and reduce or mitigate emissions in our operations or organizations - Please describe why not in response text box.</p>	Management Question 3
<p>2. Does the company have a climate change policy with respect to risk management and investment management? If yes, please summarize. If no, how do you account for climate change in your risk management?  Yes - The company has a climate change policy with respect to risk management and investment management - Please summarize in response text box.  No - The company does not have a climate change policy with respect to risk management and investment management - Please describe how you account for climate change in your risk management in response text box or why you do not account for climate change in your risk management in response text box.</p>	Management Question 2
<p>3. Describe your company's process for identifying climate change-related risks and assessing the degree that they could affect your business, including financial implications.  Yes - The company has a process for identifying climate change-related risks and assessing the degree that it could affect our business including financial implications - Please summarize in response text box.  No - The company does not have a process for identifying climate change-related risks and assessing the degree that it could affect our business including financial implications - Please describe why not in response text box.</p>	Risks and Opportunities Question 5; Management Question 2
<p>4. Summarize the current or anticipated risks that climate change poses to your company. Explain the ways that these risks could affect your business. Include identification of the geographical areas affected by these risks.  Yes - The company has identified current or anticipated risks that climate change poses to our company - Explain the ways that these risks could affect your business - Include identification of the geographical areas affected by these risks - Please summarize in response text box.  No - The company has not identified current or anticipated risks that climate change will pose to our company - Please describe why not in response text box.</p>	Risks and Opportunities Question 5

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<p>5. Has the company considered the impact of climate change on its investment portfolio? Has it altered its investment strategy in response to these considerations? If so, please summarize steps you have taken.</p> <p>Yes - The company has considered the impact of climate change on its investment portfolio - Please summarize in response text box.</p> <p>No - The company has not considered the impact of climate change on its investment portfolio - Please describe why not in response text box.</p> <p>Yes - The company has altered its investment strategy in response to these considerations - Please summarize steps you have taken in response text box.</p> <p>No - The company has not altered its investment strategy in response to these considerations - Please describe why not in response text box.</p>	Management Question 3.3c
<p>6. Summarize steps the company has taken to encourage policyholders to reduce the losses caused by climate change-influenced events.</p> <p>Yes - The company has taken steps to encourage policyholders to reduce the losses caused by climate change-influenced events - Please summarize in response text box.</p> <p>No - The company has not taken steps to encourage policyholders to reduce the losses caused by climate change-influenced events - Please describe why not in response text box.</p>	Emissions Question 14.4
<p>7. Discuss steps, if any, the company has taken to engage key constituencies on the topic of climate change.</p> <p>Yes - The company has taken steps to engage key constituencies on the topic of climate change - Please summarize in response text box.</p> <p>No - The company has not taken steps to engage key constituencies on the topic of climate change - Please describe why not in response text box.</p>	Management Question 2.3
<p>8. Describe actions the company is taking to manage the risks climate change poses to your business including, in general terms, the use of computer modeling.</p> <p>Yes - The company is taking actions to manage the risks climate change poses to the business - Please summarize what actions the company is taking and in general terms the use if any of computer modeling in response text box.</p> <p>No - The company is not taking actions to manage the risks climate change poses to the business - Please describe why not in response text box.</p>	Management Question 2